

# Quick Reference Guide

## Health Savings Account (HSA)

It's easy to manage your HSA online! Simply follow the steps below to set up your account.

1. Go to **PayFlexDirect.com**. If you're an Aetna member, you can log in to Aetna Navigator®, your secure member website. Click **Access Your Account** to get to the PayFlex member website.
  - a. If you're a new user, click **Register Now**. Otherwise, enter your PayFlex username and password and skip to step 2.
    - Enter your member ID, (which could be your Social Security number or employer assigned number).
    - Also enter your home ZIP code. You may have to enter an employer ID. Please call **1-888-678-8242** for this number.
    - Click **Register**.
    - Create a username and password. Then select a security question and answer.
    - Enter your e-mail address and click **Confirm**.
2. Review and accept the website and mobile app terms of use.
  - a. Check the box to acknowledge the terms of use.
  - b. Enter your initials in the text box.
3. Read the agreements and review the account fees.
  - a. Check the box to acknowledge.
  - b. Enter your initials in the text box.
4. Enter your personal information.
  - a. Select your marital status using the drop-down list.
  - b. Enter your home or cell phone number. **Note:** It's helpful to have a phone number on your account in case we need to reach you.
5. Review your high-deductible health plan (HDHP) start date and update as needed.
  - a. Select your coverage type from the drop-down list.
6. Link one or more bank accounts to your HSA to easily transfer funds into and out of your HSA cash account (optional).

- In the **Financial Center**, click on **Add Bank Account**.
    - Enter the bank account type (checking or savings), account number and routing number. **Note:** You'll see that the status will say "Needs Validation." (See "Validating your linked bank account.")
7. Enter your beneficiary information. **This is a required step.**
    - a. You can elect to name your estate or to identify specific individuals as your beneficiary(ies).
    - b. If you identify individuals, enter the following information about your beneficiary: name, address, Social Security number and relationship to you. If you have more than one beneficiary, show how you want the funds split between them. The total must equal 100 percent.
  8. The final registration step will show you how much you can contribute to your HSA for this calendar year.

### Validating your linked bank account

After you link a bank account to your HSA, we'll send a deposit and matching withdrawal to the account. This is how we make sure that we have linked the correct account. The amount will be less than \$1.00. This process will take up to two business days, not including Saturdays, Sundays or holidays.

Once you see the two transactions in your bank account, log back in to your HSA. Follow these steps to validate your linked account.

- Go to the **Financial Center**.
- Click on **Link My Bank Account**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop down menu at the top of the page.
- Enter the amount of the test deposit and withdrawal. This is the amount we deposited and then withdrew as part of testing your linked account.
- Click **Validate**.

Once you validate your account, you can begin to transfer funds into and out of your HSA.

## Account notifications

- From **My Dashboard**, click on **My Settings**.
- Click on the notifications link.
- Enter your e-mail address and choose the notifications you wish to receive. You can also choose when and how you'd like to get them. Then click **Submit**.

## Order an additional PayFlex Card® for your spouse and dependents (if offered by your employer)

- On **My Dashboard**, under *Quick Links*, click on **Manage My Debit Card(s)**.
- Click on **Order a Dependent Debit Card**.
- Enter the spouse or dependent name and click **Submit**.

## Make an HSA Payment

Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop down menu at the top of the page. Then click on **Make an HSA Payment**. This will let you pay your health care provider directly from your HSA.

**Step 1:** Select who you want to pay (payee) from the drop-down box. Or you can add a new payee with the "+" sign.

**Step 2:** Enter the date the payment should be made (origination date), amount to be paid, expense category and date of service.

**Step 3:** Review your payment; click **Submit** to complete. Or click **Previous** to make changes.

**Step 4:** You can print a copy of your confirmation.

## Withdraw funds (available with a linked bank account)

- Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop down menu at the top of the page.
- Click on **Make an HSA Withdrawal**. This will let you withdraw funds from your HSA and deposit them into your linked bank account.

**Note:** There may be fees with your HSA. These are the same types of fees you may pay with a checking account. Please see the HSA fee schedule in your HSA enrollment materials for more information.

Aetna Consumer Financial Solutions products are administered by PayFlex Systems USA, Inc. ("PayFlex"), an affiliate of Aetna Life Insurance Company ("Aetna"). PayFlex's robust account tools, accessible through your Aetna Navigator® secure member website, make it easy for you to manage your tax-advantaged accounts.

Investment services are independently offered through a third-party financial institution. The HSA investment account is an optional, self-directed service. We do not provide investment advice for HSA investment account participants. You are solely responsible for any investment account decisions you make. Mutual funds and brokerage investments are not FDIC-insured and are subject to investment risk, including fluctuations in value and the possible loss of the principal amount invested. The prospectus describes the funds' investment objectives and strategies, their fees and expenses, and the risks inherent to investing in each fund. Investors should always read the prospectus carefully before making any investment decision. System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, system performance and other factors.

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## Withdraw funds (continued)

**Step 1:** Enter the amount you want to withdraw. Choose the linked account for the deposit.

**Step 2:** Confirm your entry; click **Submit** to complete. Or click **Back** to make changes.

**Step 3:** You can print a copy of your confirmation.

## Make after-tax contributions (available with a linked bank account)

- Click on the **Financial Center**. **Note:** If you have multiple accounts, select your **Health Savings Account** from the drop down menu at the top of the page.

- Click on **Make an HSA Deposit**. This will let you make a deposit to your HSA from a linked bank account.

**Step 1:** Complete the following fields: Contribution Amount, Contribution Year, Bank Account, Description and the Origination Date (the date you want the contribution to post to your HSA). Click **Continue**.

**Step 2:** Review the deposit entry; click **Submit** to complete. Or click **Back** to make changes. Once you submit, you'll see a confirmation page.

**Step 3:** You can print a copy of your confirmation.

## Invest your HSA dollars (once your account balance is more than \$1,000)

- Click on the **Financial Center**. Select your **Health Savings Account** from the drop down menu.
- On the left hand side of the screen, scroll down to select **Investments**.
- If you have enough funds in your HSA, you can open an investment account by clicking on **Enroll Now**.
- Read and electronically sign the agreement.
- Your investment account is now open. You can begin transferring funds into and out of your HSA cash account.

For detailed instructions on your investment account, refer to the HSA Investments Quick Reference Guide posted on your PayFlex member website.

## Questions about your HSA?

Call Customer Service at 1-888-678-8242, Monday – Friday, 7 a.m. – 7 p.m. CT and Saturday, 9 a.m. – 2 p.m. CT.